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ABSTRACT

Aging and housing professionals must reexamine housing policy and practices, and reshape housing opportunities for older persons without undermining their preferences and values. A nationwide survey of 1,500 adults age 60 and older was conducted to determine their housing needs, concerns, and preferences. The results revealed that 70% of respondents lived in single family houses and that 65% owned their homes outright. Ten percent lived in either a retirement community or a senior citizen building. Fifty-six percent lived with a spouse, 33% lived alone, and 11% lived with another relative. Women were more than twice as likely as men to live alone, with 78% of women over age 80 living alone. Forty-six percent of respondents lived in their current residence for over 20 years; 66% lived in their current communities for over 20 years. Most respondents reported being very satisfied with their housing situations. They expressed concern about losing their independence. Respondents reported receiving help with household tasks, most commonly with outdoor maintenance, heavy housework, and home maintenance. Family members were the most likely to help with maintenance. Minorities, persons with serious health limitations, persons who live alone (especially women), and mobile home residents expressed the most concern and dissatisfaction with their housing situations. (NB)

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UNDERSTANDING SENIOR HOUSING

An American Association of Retired Persons Survey of Consumers' Preferences, Concerns, and Needs

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INTRODUCTION

In 1980 more than one-fifth of all households in the United States were occupied by persons age 65 and older, and that number is growing. These households are likely to have special housing needs because of changing health, income, and household size. Most older people not only remain in their residences for a considerable number of years; they spend 80-90 percent of their time each day in their homes. As they "age in place," so do their homes. Both experience high incidences of needed repairs, which can be very costly.

Homeownership is the dominant and preferred housing choice of older people. But the American dream of homeownership may need to be modified to adjust to age-related changes. In the United States almost one out of three older households has "dwelling-specific problems," i.e., physical deficiencies and spiraling housing costs (Struyk, 1985). Twelve percent of older households have a "dwelling-use problem," where a functional impairment due to a disability or health problem dictates the need for home modifications and/or some form of supportive services in the home (Struyk, 1985). Many older people will not alter their housing situation to fit their needs. While we do not know if older people stay in an inappropriate housing situation because of their preference, or because of a lack of resources or alternatives, it is evident that there is a tremendous need to expand housing options and related services for older people, thus providing the power and advantages of choice.

Aging and housing professionals and advocates need to reexamine current housing policy and practices, and reshape the housing opportunities for older people without undermining their preferences and values. Listening to older consumers is essential for this to happen.

To this end, AARP engaged Hamilton and Staff, Inc. in August 1986 to conduct a nationwide survey of 1,500 adults age 60 and over about their housing needs, concerns, and preferences. A task force of researchers, housing providers, and older consumers was convened to discuss AARP's proposed Housing Survey. The mix of peoples' perspectives and experience fostered critical, imaginative, and provocative discussions and advice on how to conduct the survey. A list of task force members appears in the Appendix.

The following is a summary report of this survey. The report examines the total aging sample as well as subgroups of this population so that the differences among these groups can be better understood and policies and programs can be better targeted to individual needs. For this survey the maximum sampling error is plus or minus three points with 95 percent confidence.

FINDINGS

I. HOW ARE OLDER PEOPLE CURRENTLY HOUSED?

The AARP survey provided data about demographic, housing and social characteristics of people age 60 and older. These findings are comparable to 1985 U.S. Census estimates of the non-institutionalized older population (See Figure One).

Type of Housing

Seventy percent of the respondents in the AARP survey live in single family houses. Thirty percent live in other types of housing, mainly low-rise apartment buildings (7%), and mobile homes (7%). Most older people own their homes outright (65%), while 17% have a mortgage on their property. Nineteen percent of the respondents rent. Of these renters, blacks (34%) and women over age 80 (34%) are most frequently renters. Two percent of the respondents live in condominiums and one percent live in cooperatives.

One out of ten people over age 60 lives in either a retirement community or a senior citizen building. Women over age 80 (20%) are most likely to live in this type of facility, whereas men over age 80 (80%) are most likely to live in a single family home.

Living Situation

In all, more than half of older Americans (56%) live with a spouse, one-third (33%) live alone, and about one in ten (11%) live with another relative. One percent live with a non-related person. Of the 11% of older persons who live with other relatives, half (51%) live with their children, another one-fifth (22%) live with their grandchildren and 13% live with a brother or sister. Five percent live with parents. Blacks (28%) are the subgroup most likely to live with other relatives. Contrary to most assumptions about older people, the older a person is, the less likely it is that he or she will live with relatives.

The gender differences are enormous for those who live alone. Women (46%) are over twice as likely to live alone as men (18%). Among women over 80, nearly eight to ten (78%) live alone, whereas less than half (40%) of men over 80 live alone.

Figure 1.

	1985 CENSUS ESTIMATES (NON–INSTITUTIONALIZED POPULATION) %	AARP 1986 n = 1500 %
Sex		
Male	42	46
Female	58	54
Age		
60 – 64	28	26
65 – 69	24	26
70 – 79	33	34
80 +	15	11
Marital Status	(1980)	
Married	58	58
Never Married	6	4
Widowed	30	30
Divorced/Separated	6	6
Employment		
Full-time	13	12
Part-time	6	7
Unemployed	1	2
Retired/Homemaker	76	76
Disabled	4	1
Education		
0 – 11	47	30
12	32	32
Any College	20	36
Income	(1984)	
Below $20,000	64	65*
$20,000 +	35	35
Minority Groups		
Black	6	8
Hispanic	1	3
Asian (unavailable)	–	–
Rent	–	19
Own		
Mortgage	–	17
Outright	–	62
Condo	–	2
Co-op	–	1
Live in Retirement Community or Senior Building	–	10

* n = 1125

Total Sample: 1500 persons age 60 and over, AARP 1986.

Percentages in the Figure may not add up to 100% due to rounding into whole percentage points. Similarly, subtotals may not agree with their components.

Figure 2.

LIVING SITUATION

AARP, 1986; n = 1500

(1985 Census Estimates Not Available)

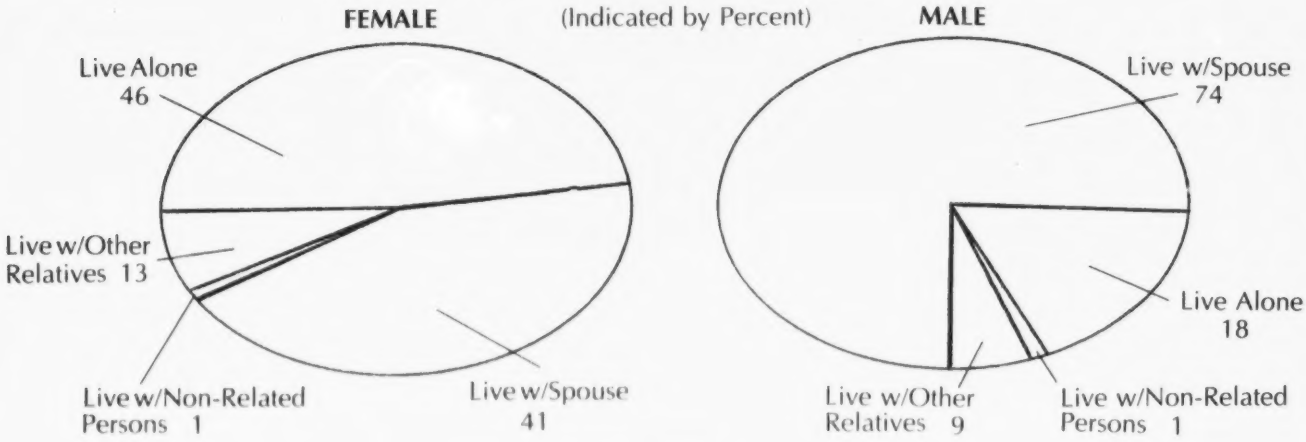
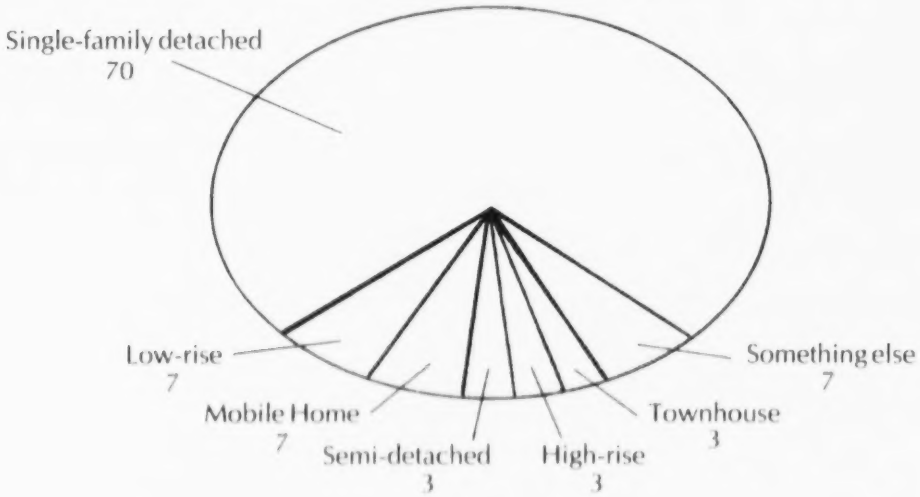


Figure 3.

TYPE OF HOME

AARP, 1986; n = 1500

(1985 Census Estimates Not Available)



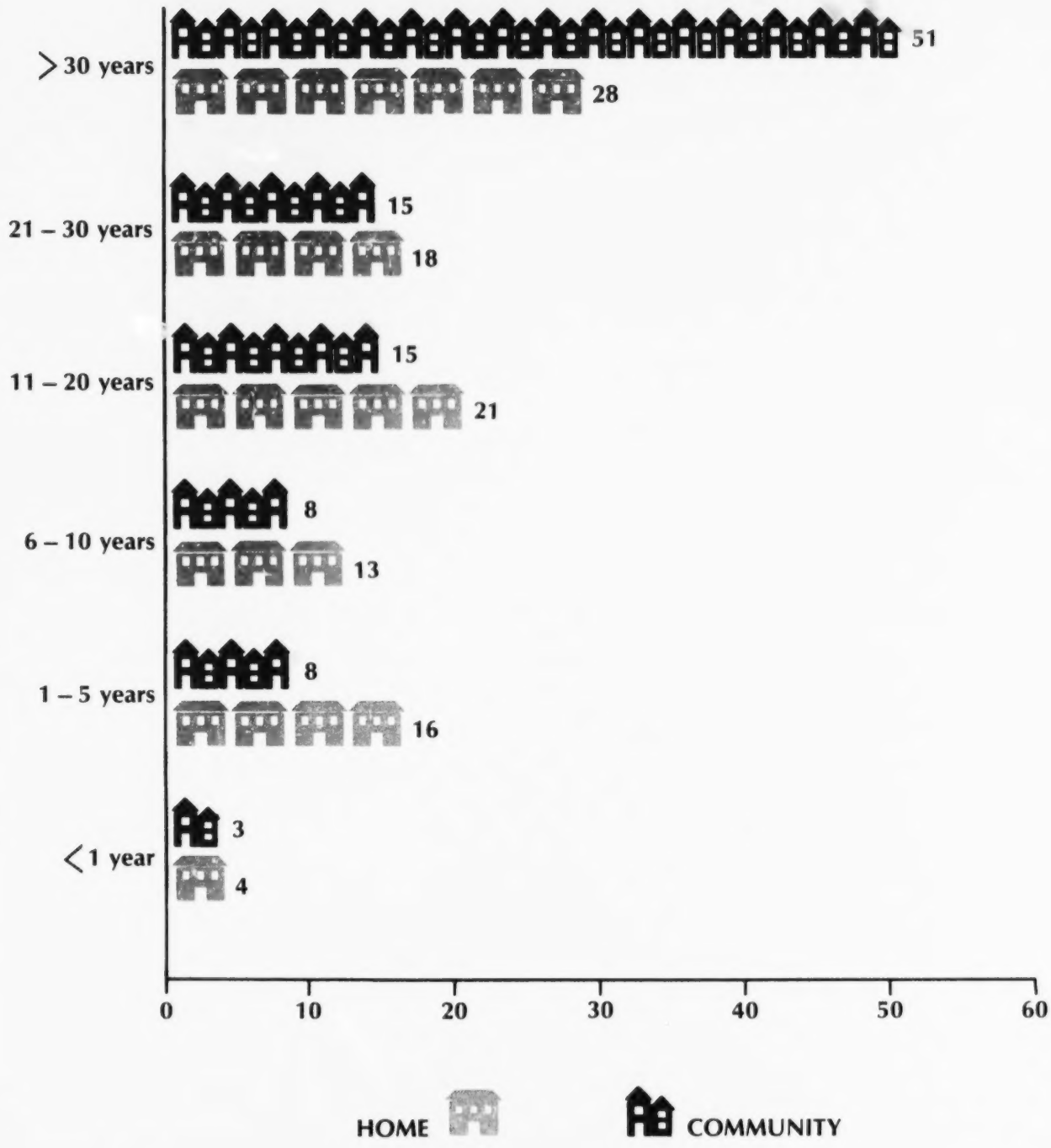
(Indicated by Percent)

Mobility

The term "age in place" is exemplified by the fact that nearly half (46%) of older Americans have lived in their current residence for over 20 years, and two-thirds (66%) have lived in their current communities for over 20 years. At least two-thirds of older people who live in rental properties and mobile homes have moved in the last ten years compared to only 21% who currently live in single family homes.

Figure 4.

LENGTH OF RESIDENCE IN HOME AND COMMUNITY
(Indicated by Percent)



Total Sample: 1500 persons age 60 and over, AARP 1986.

Percentages in the Figure may not add up to 100% due to rounding into whole percentage points. Similarly, subtotals may not agree with their components.

II. HOW SATISFIED ARE OLDER PEOPLE WITH THEIR HOMES AND COMMUNITIES?

Most older people are very satisfied with their housing situation. AARP's survey confirmed the findings of previous studies which have indicated that housing satisfaction is greater as one ages, (Lawton, 1980; Campbell, Converse and Rodgers, 1976), in spite of the facts that older persons' housing tends to be older, in greater need of repair, and more expensive to maintain relative to income. There are several possible explanations. One's home is a reflection of oneself and, therefore, one is hesitant to denigrate it. It has also been suggested that the aging process is accompanied by a reduction in aspirations and/or that older age cohorts are socialized to have lower expectations (Montgomery, Stubbs, and Day), 1980). Older people may also be satisfied with their housing because of the lack of affordable alternative.

In reply to an open-ended question in AARP's survey, respondents mentioned twice as many things they liked (97%) as they disliked (48%) about their homes. The six most mentioned positive attributes are: location (44%), comfort (27%), the neighborhood (19%), the size of their residence or property (16%), the attractiveness of their property (14%), and no steps/floor plan (14%). The five most often mentioned factors that people disliked about their homes are steps (12%), indoor maintenance (7%), location (7%), the lack of efficiency (7%), and outdoor maintenance (7%).

The two most positive factors mentioned by respondents, location and comfort, were reinforced when respondents were read specific characteristics of homes and asked whether they were satisfied or dissatisfied with each one.

As indicated in Figure Five and Six, respondents were more satisfied than dissatisfied with all areas questioned. However, it is significant to note that substantial proportions of the respondents were dissatisfied with the cost of utilities (26%), transportation (14%), and financial security in general (13%).

Seventy-seven percent say their home is the right size. However, a significant number (17%) say their home is too big and a smaller number (5%) say it is too small.

Figure 5.

SATISFACTION WITH HOUSING AND COMMUNITY CHARACTERISTICS: BY TOTAL SAMPLE

(Indicated by Percent)

	Total Satisfied	Total Dissatisfied
The general comfort of your home, heating, lighting, and getting around.	96	3
The type of home you live in, that is, your house, apartment, condo, townhouse, or mobile home.	95	4
The neighborhood or location of your home.	93	7
Your personal security or safety of your home.	94	5
The physical condition of your home.	94	7
The availability of public transportation to stores, doctors, relatives, or friends.	72	14
Your financial security in general.	83	13
The cost of your utilities relative to your income.	69	26

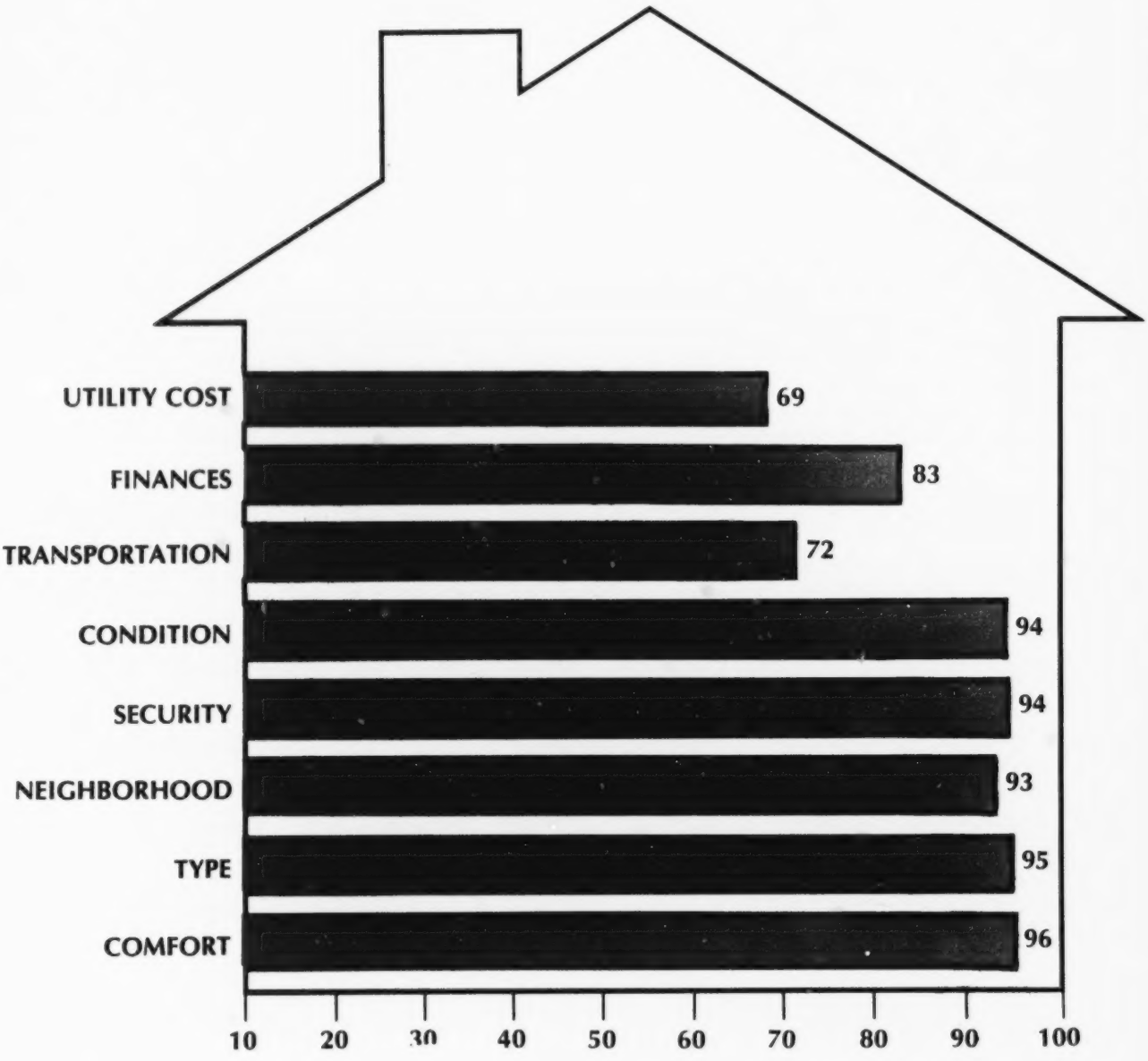
*Percentages read across.

Total Sample: 1500 persons age 60 and over, AARP 1986.

Percentages in the Figure may not add up to 100% due to rounding into whole percentage points. Similarly, subtotals may not agree with their components.

Figure 6.

SATISFACTION WITH HOUSING AND COMMUNITY CHARACTERISTICS
(Indicated by Percent)



Total Sample: 1500 persons age 60 and over, AARP 1986.

Percentages in the Figure may not add up to 100% due to rounding into whole percentage points. Similarly, subtotals may not agree with their components.

Further analysis shows some interesting findings about dissatisfaction among specific subgroups. Respondents can express dissatisfaction with more than one characteristic of their homes.

* Blacks (12%), mobile home owners (11%), and people with serious health limitations (11%) are most dissatisfied with the type of home in which they live.

* People with serious health limitations (15%), blacks (14%), and women under age 70 who live alone (13%) are most dissatisfied with the neighborhood or location of their homes.

* Blacks (15%) and Hispanics (12%) are most dissatisfied with personal security or safety in the home.

* Blacks (16%) and renters (12%) are most dissatisfied with the physical condition of their homes.

* Blacks (30%), people with serious health limitations (30%) and women under age 70 who live alone (23%) are most dissatisfied with their financial security in general.

* People in low-rise buildings (46%) and semi-detached homes (40%), Hispanics (45%), and people with serious health limitations (38%) are most dissatisfied with the cost of utilities.

* Those with serious health limitations (22%) are most dissatisfied with the cost of upkeep or maintenance of their homes.

* People living in mobile homes (29%) and those with serious health limitations (32%) are dissatisfied with the cost of homeowners insurance.

* Those who have a mortgage on their homes are more satisfied with their payments (84%) than those who are paying rent (49%). In fact, renters are almost three times as dissatisfied (14%) with their rental payment than homeowners are with mortgage payments (5%).

III. WHAT HOUSING-RELATED CONCERNS DO OLDER PEOPLE HAVE?

To better understand older persons' concerns, we asked respondents how concerned they were with possible lifestyle changes (See Figure Seven). The changes which most concern them are keeping their homes in good condition (83%), failing health (80%), and losing their independence (74%). The intensity of their concern is also very high. More than half of the respondents say they are "very concerned" with each of these potential events. Surprisingly, the survey showed that money worries seem to lessen with age for both women and men, and those over the age of 80 are not as worried about their health as people under 80.

Male/Female Differences

There are a few significant differences between the sexes, in the category of housing-related concerns.

* Men (48%) were more concerned about having to take care of a loved one than were women (40%).

* Men over age 80 (47%) were more concerned with having to live with someone if they didn't want to, than women over 80 (36%).

* Men (34%) were more concerned about leaving something for their families after they are gone than women (25%).

Figure 7.

HOUSING-RELATED CONCERNS

(Indicated by Percent)

	Very Concerned	Somewhat Concerned	Not Too Concerned	Not At All Concerned	TOTAL CONCERNED	TOTAL NOT CONCERNED
Keeping my home in good condition.	58	25	7	8	83	15
Having my health fail.	61	19	9	9	80	18
Losing my independence as I grow older.	56	18	12	12	74	23
Having to take care of a loved one if he or she becomes ill.	44	21	12	19	65	32
Having to live with other people if I don't want to.	47	16	14	20	64	34
Having enough money to live on.	38	25	18	17	63	35
Having to move from my present home.	42	19	16	21	61	37
Having to move away from my family and friends.	42	17	16	22	59	38
Having to live alone if I don't want to.	32	21	18	26	53	44
Leaving something for my family after I am gone.	29	22	22	26	51	47
Selling, giving away, or storing my posessions.	18	18	27	34	36	61

Total Sample: 1500 persons age 60 and over, AARP 1986.

Percentages in the Figure may not add up to 100% due to rounding into whole percentage points. Similarly, subtotals may not agree with their components.

Further analysis shows interesting findings about older persons' concerns among specific subgroups. Respondents can express concern with more than one problem.

"Keeping my home in good condition"
Blacks (75%).
Those under age 75 with annual incomes less than $12,000 (67%).
Hispanics (64%).

"Having my health fail"
Men under age 70 who live alone (70%).

"Losing my independence as I grow older"
People who live in mobile home (67%).
People with serious health limitations (65%).
Women aged 60 to 64 (65%).

"Having to take care of a loved one if he or she becomes ill"
People with serious health limitations (57%).
Blacks (56%).

"Having to live with other people if I don't want to"
Men age 65 to 69 (55%).
People who live in mobile homes (55%).
People with serious health limitations (55%).

"Having enough money to live on"
Blacks (65%).
People with serious health limitations (55%).

"Having to move away from my present home"
Women over age 70 who live alone (51%).
People with serious health limitations (50%).
People who live in mobile homes (50%).

"Having to move away from my family and friends"
People with serious health limitations (51%).

"Having to live alone if I don't want to"
People with serious health limitations (45%).
Blacks (44%).

"Leaving something for my family after I am gone"
Blacks (49%)
All men age 60 - 69 (38%).

IV. HOW DO OLDER PEOPLE MAINTAIN THEIR HOMES AND CARE FOR THEMSELVES?

Little emphasis is placed on the successes in aging. There are considerable numbers of older people who are committed to staying put and adapting to their housing arrangements as their competencies change. What are these survival strategies? Where do older people seek assistance and what type of assistance do they receive? How much do they receive? And, what assistance do older people anticipate needing in the future?

A large portion of AARP's survey concentrated on learning about how people adapt to their living arrangements. The results indicate that older Americans receive quite a bit of help with a variety of household tasks. For example, large proportions of older people receive help with outdoor maintenance (41%), heavy housework (31%), and home maintenance (23%). Not as many, but still a large number, also receive help with transportation (19%), cooking (16%) and light housework (15%). Very few (1%) receive help with personal grooming.

Figures Eight and Nine show the proportions of people receiving assistance and where that assistance comes from. The help people receive for outdoor maintenance and heavy housework generally comes from outside their household, either from family, friends, neighbors, or hired help. In contrast, help with light housekeeping and cooking generally comes from inside the household, mainly from family. Help with transportation comes almost equally from both inside and outside the household.

Family members are most likely to help with outdoor maintenance (18%), followed by heavy housework (15%), light housekeeping (13%), transportation (13%), home maintenance (12%), cooking (3%), and personal grooming (1%). The top four services that older people pay for are outdoor maintenance (22%), transportation (15%), heavy housework (12%), and home maintenance (8%).

Generally the respondents are satisfied with the amount of help they receive, no matter who is providing it. The exception occurs with outdoor maintenance where five percent say that they are not getting enough help. People most likely to say that they are not getting enough help with outdoor

maintenance are blacks (16%) and those with serious health limitations (13%). Only three percent of older Americans say they are getting too much help and again, this is with outdoor maintenance.

Outdoor maintenance is also the most often mentioned task that older Americans anticipate needing help with during the years to come (40%). After outdoor maintenance, respondents anticipate they will need help with home maintenance (35%), heavy housework (33%), and transportation (22%). Light housekeeping (16%), cooking (15%), and personal grooming (15%) are mentioned less often.

These findings were particularly interesting taking into consideration that 12 percent of the 65 plus age group in the United States requires some assistance in either personal care or household management. This figure rises to 20 percent for those over 75 and jumps to 39 percent for people who are 85 and older (Feller, 1983).

Overall, the survey showed that men are more likely than women to anticipate needing help with outdoor maintenance. Women are more likely to anticipate needing help with heavy housework and transportation.

The younger the respondent, the more likely he or she is to anticipate needing help in future years with outdoor and home maintenance. The older the respondent is, the more likely he or she is to anticipate needing help with transportation, light housework, and cooking. However, 76 percent said they did not expect to count on their children to help take care of them. Of the 20 percent who did expect their children to take care of them, they tended to be the very old, or those with less education or income.

Figure 8.

EVERYDAY TASKS
(Indicated by Percent)

	PERFORM TASKS		LEVEL OF HELP		
	Myself	Others	Enough	Not Enough	Too Much
Personal grooming	98	1	1	–	–
Cooking	82	13	12	–	–
Trips to grocery stores, shops, or medical appointments	81	15	15	1	–
Light housework such as dusting, vacuuming, washing dishes, changing bed linens, and laundry	80	16	14	1	–
Home maintenance such as changing light bulbs and putting up storm windows	71	20	18	3	–
Heavy housework, including moving furniture, scrubbing floors, cleaning ovens, defrosting refrigerators, and washing windows	66	26	24	2	–
Outdoor maintenance such as mowing lawns, shoveling snow, or yardwork	49	37	33	5	3

Total Sample: 1500 persons age 60 and over, AARP 1986.

Percentages in the Figure may not add up to 100% due to rounding into whole percentage points. Similarly, subtotals may not agree with their components.

Figure 9.

HELP WITH TASKS
(Indicated by Percent)

Percentages read across	Unpaid	Paid	Total
Outdoor Maintenance			
Family in Household	10	1	11
Family Outside Household	6	2	8
Housemate	1	–	1
Friend/Neighbor	3	6	9
Other	3	13	16
Heavy Housework			
Family in Household	12	1	13
Family Outside Household	4	1	5
Housemate	1	–	1
Friend/Neighbor	1	1	2
Other	2	9	11
Home Maintenance			
Family in Household	6	–	6
Family Outside Household	4	1	5
Housemate	1	–	1
Friend/Neighbor	2	1	3
Other	3	6	9
Light Housework			
Family in Household	12	–	12
Family Outside Household	1	–	1
Housemate	–	–	–
Friend/Neighbor	1	–	1
Other	2	4	6
Transportation			
Family in Household	8	7	15
Family Outside Household	5	4	9
Housemate	1	1	2
Friend/Neighbor	3	2	5
Other	1	1	2
Cooking			
Family in Household	11	–	11
Family Outside Household	1	–	1
Housemate	1	–	1
Friend/Neighbor	–	–	–
Other	1	1	2
Personal Grooming			
Family in Household	1	–	1
Family Outside Household	–	–	–
Housemate	–	–	–
Friend/Neighbor	–	–	–
Other	–	–	–

Respondents were allowed more than one response.

Total Sample: 1500 persons age 60 and over, AARP 1986.

Percentages in the Figure may not add up to 100% due to rounding into whole percentage points. Similarly, subtotals may not agree with their components.

V. WHAT HOUSING-RELATED SERVICES ARE USEFUL TO OLDER PEOPLE?

The availability of housing-related services can prevent older people from needing institutional care. These services can enhance older persons' ability to maintain or improve their health and homes by modifying the environment, introducing government benefits and assistance from social and health agencies, and strengthening informal support networks.

The respondents were asked how useful ten housing-related services would be to them right now. Five of these services related to the entire sample, another four related only to homeowners, and one related only to renters. (See Figure Ten)

Contrary to assumptions, in nearly all of the responses perceived need decreased with age. Generally, those age 60 to 64 believe these services would be most useful. Among other groups, blacks and people who have serious health limitations are more likely than the general population to express a need for housing-related services.

Older homeowners say they would find property tax relief most useful (49%). Intensity on this question is very high with 29 percent saying they would find it "very useful."

Ten percent of the respondents answered an open-ended question asking whether there is a program or service that would make their everyday life a little easier, but is not currently available. Answers ranged from, "Yes, I need somebody to do the grocery shopping," to "Hell no, unless I could go fishing more often." Most of the comments in the affirmative suggested that transportation, help around the house, or ways to reduce expenses were needed services or programs.

Figure 10.

USEFULNESS OF VARIOUS SERVICES

(Indicated by Percent)

	Total Useful	Total Not Useful
Homeowners:		
Property tax relief.	49	42
Modifications or renovations on your home.	29	65
Weatherization.	26	62
Low-interest loan for home repair.	21	71
Renters:		
Rent subsidies.	36	49
Total Sample:		
Help in taking care of your home.	36	60
In-home services from a housekeeper or home health aide.	18	77
Housing information or counseling.	14	78
Home-delivered meals.	10	86
Help in taking care of a spouse or relative living with you.	9	78

Total Sample: 1500 persons age 60 and over, AARP 1986.

Percentages in the Figure may not add up to 100% due to rounding into whole percentage points. Similarly, subtotals may not agree with their components.

The following list shows the services and the subgroups most likely to say these services would be very useful. Each respondent can express interest in more than one service

Rent Subsidies (among renters)
Blacks (38%).
Women age 65 to 69 (36%).
People with household incomes between $8,000 and $16,000 a year (36%).
People with serious health limitations (36%).

Help in Taking Care of Your Home
People with serious health limitations (30%).
Blacks (29%).

In-Home Services (such as housekeeping and home health care)
Men over age 70 who live alone (22%).
People with serious health limitations (20%).
Blacks (19%).

Information or Counseling on Available Community Housing Options
Blacks (14%).
Hispanics (21%).
College graduates (85% not useful).
People living in the suburbs (85% not useful).

Property Tax Relief (among homeowners)
Blacks (46%).
People with serious health limitations (39%).
Those with incomes between $8,000 and $16,000 (36%).

Modifications or Renovations on Your House (among homeowners)
Blacks (33%).
Hispanics (30%).
People with serious health limitations (26%).

Weatherization (among homeowners)
People with serious health limitations (25%).

Low-Interest Loans for Home Repair (among homeowners)
Blacks (38%).
People with serious health limitations (27%).
Hispanics (27%).

Home Delivered Meals
Blacks (16%).

Help in Taking Care of a Spouse or Relative
Blacks (16%).
People with serious health limitations (15%).

VI. WHAT ARE OLDER PERSONS' PREFERENCES AND ATTITUDES TOWARDS HOUSING OPTIONS AND COMMUNITY?

Although demographics help to anticipate housing needs, older consumer preferences and attitudes will dictate housing demand. This difference becomes even more important as we observe the tremendous growth of the senior housing industry. This section presents the survey findings of preferences and attitudes that will ultimately shape the senior housing market. It is evident that there is a serious need to address the full range of housing options to meet the needs of older people of all economic levels and functional status.

Mobility

Census data reveals that five percent of the elderly move each year compared to 20 percent of the overall population. Their reluctance to move or give up owning a home is substantiated in AARP's study as well. A substantial number (70%) agree with the statement, "What I'd really like to do is stay in my own home and never move." An even larger proportion (85%) disagrees with the statement, "What I'd really like to do is move from here."

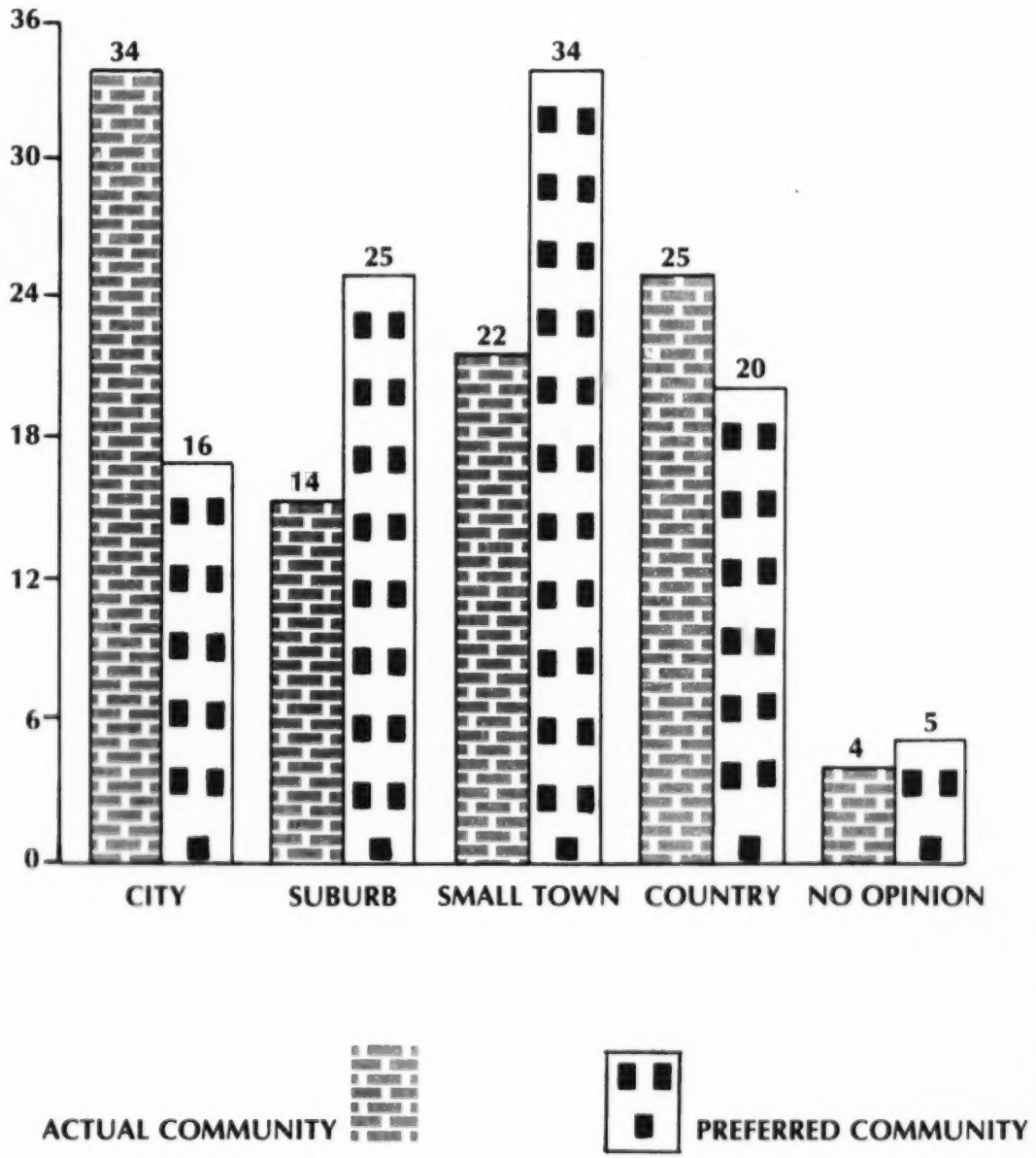
Women over age 80 are especially adamant about not wanting to move. In contrast, those most willing to move are those with college degrees, those with household incomes over $32,000 a year, men and women under age 70 who live alone, and people with serious health limitations.

Many older Americans who now live in cities would rather live in the suburbs, small towns or the country. One-third of older Americans (34%) live in cities with populations 30,000 or over. When asked where they would prefer to live, 16 percent said their preference would be to live in a city, a drop of 18 percentage points (See Figure Eleven). A plurality chose small towns (34%), followed by suburbs (25%), the country (20%), and the city (16%) as their preferred living arrangement. It is interesting to note that migration patterns support this preference. There are more older people moving to non-metropolitan areas than to metropolitan areas (Lawton, 1980). This is a reverse trend from previous years, although the more frail older population continues to migrate to urban areas.

Figure 11.

COMPARISON OF THE TYPE OF COMMUNITY OLDER PEOPLE CURRENTLY LIVE IN COMPARED TO THE TYPE OF COMMUNITY THEY WOULD LIKE TO LIVE IN

(Indicated by Percent)



Total Sample: 1500 persons age 60 and over, AARP 1986.

Percentages in the Figure may not add up to 100% due to rounding into whole percentage points. Similarly, subtotals may not agree with their components.

Women are slightly more likely than men to say they prefer to live in a city or small town. However, men are twice as likely as women to say they want to live in the country. Men under 70 who live alone are most likely to have moved recently. They prefer a small town first (29%), followed by a suburban area (27%), the country (23%), and the city (20%).

Age Integration/Segregation

There is a continual debate about whether older people prefer to be surrounded by older peers or to live in age-integrated settings.

In this study, 50 percent said they would rather live in a building with all age groups if they had to move, compared to 32 percent who would like to live in a senior citizens building. Over three-fourths (78%) of older Americans say they prefer to live in a neighborhood with all ages. Fourteen percent say they would prefer to live in a neighborhood with only people their own age.

Generally, the preference to live with people their own age either in a neighborhood, a building, or within a household increases with age. This is especially true of men and women who live alone.

Of those who already live in a senior citizen building, 52 percent said they prefer living with peers and a revealing one-third (33%) said they prefer a building with all age groups.

Living Alone

As mentioned earlier, one-third of all older people live alone. In expressing whether living alone is their preference, the respondents are evenly divided: 49 percent agree and 47 percent disagree with the statement, "If I really had a choice, I would like to live by myself." However, opinions on this statement vary remarkably by sex. Six in ten (60%) women agree that they would like to live alone while 60 percent of men disagree.

This difference is most noticeable among people who currently live alone. That is, women who live alone seem much happier with their situation than men. Most significant is the fact that both sexes who live alone generally prefer it that way (86% of women, 69% of men).

What People Would Have Done Differently About Their Housing If They Knew They Would Live This Long

In response to an open ended question, 13% volunteered a comment. Responses ranged from "I wouldn't have as many rooms," to, "I would have put in a jacuzzi." The vast majority of respondents mentioned the desire to own a home. Other common responses were buying a home earlier or in a different location, and making home improvements.

Considering the Options

Since the late 1970s, there has been a surge of interest at the national, state, and local levels in both the public and private sectors to expand housing options for older people. Confusing new technology and inconsistent definitions for these options have made it difficult to ascertain what housing options older people would consider. Certainly, the dynamics of housing choice are also influenced by a familiarity with the alternatives, and what alternatives are available in the community.

In this survey, 12 options were defined and each respondent was asked which option(s) he/she would consider. The answers are enlightening, although it does not necessarily follow that these answers can predict the future behavior of older people. The results of these questions are shown in Figure Twelve.

Women are more likely than men to say they would consider moving into an ECHO (Elder Cottage Housing Opportunities) house, congregate facility, or a continuing care retirement community. In contrast, men are more likely than women to say they would consider home equity conversion, a second mortgage, and starting a home-based business.

Second Mortgages

Among other subgroups, 13 percent of people with mortgages say they would be interested in getting a second one compared to eight percent of those who own their homes outright. Among all homeowners, there is very little difference in opinions between men and women about second mortgages, but there are differences by age. People age 60 to 64 are slightly more likely than older people to say they would consider a second mortgage. Also people with household incomes between $16,000 and $32,000 are slightly more likely than people with higher or lower incomes to say they would consider a second mortgage.

Figure 12.

OPINIONS ON HOUSING OPTIONS

(Indicated by Percent)

	Consider	Not Consider	No Opinion
HOMEOWNERS:			
Home Equity Conversion: Use the accumulated value of your home, sometimes referred to as equity, to get extra cash without having to move or repay the loan right away.	24	68	8
Accessory Apartment/Mother-in-Law Apt: Modifying your home to include an extra apartment.	12	85	3
Second Mortgage/Equity Loan: Getting a second mortgage based on your home equity, which you would begin repaying immediately.	13	83	4
TOTAL SAMPLE			
Continuing Care Retirement Community/ Life Care: Moving to a home or apartment in a retirement community where meals, housekeeping, and medical care are available for a fee.	48	48	4
Congregate Housing: Moving to an apartment in a specially-designed building that provides meals, housekeeping, transportation, and social activities for groups.	48	50	3
Cooperative: Moving into an apartment in cooperative housing (or a co-op) that is owned by the residents as a group.	26	69	5
Moving in with a family member:	22	73	5
ECHO Housing: Purchasing or renting a small, removable house located on a relative's property near their home.	21	77	2
Starting a home-based business for fun and extra money:	18	80	2
Board & Care/Foster Adult Home/Residential Care Home: Moving to a home with an unrelated person or family and paying rent in return for services such as meals, housekeeping, or personal care.	17	79	3
Shared Housing: Sharing your home with one or more persons who are not relatives.	15	82	3
Shared Housing/Group Residence: Moving into a new home shared by one or more unrelated people	12	86	2

Percentages refer only to people who now have a mortgage. Percentages in the Figure may not add up to 100% due to rounding into whole percentage points. Similarly, subtotals may not agree with their components.

Listed below are the 12 options and the groups most likely to say they would consider each one. Each respondent can express interest in more than one option.

Moving to Congregate Housing (total sample)
Women under age 70 (58%).

Moving to an Apartment in a Co-op (total sample)
College graduates (36%).
People with household incomes of over $16,000 a year (34%).

Moving in with a Family Member (total sample)
No significant variations among subgroups. A large majority in each subgroup would not consider this option.

Purchasing or Renting a Small, Removable House (total sample)
Blacks (35%).
Women age 60 to 64 (34%).
Women under age 70 who live alone (31%).
People who live in mobile homes (31%).

Starting a Home-Based Business (total sample)
People who work full-time (37%).
Men under age 70 who live alone (33%).
People who work part-time (32%).

Moving to a Home with an Unrelated Person or Family That Provides Services (total sample)
People who live in mobile homes (26%).
People with household incomes between $16,000 and $32,000 a year (26%).

Sharing Your Home with One or More Unrelated People (total sample)
Men under age 70 who live alone (32%).
Blacks (26%).

Moving into a New Home Shared by One or More Unrelated People (total sample)
Men under age 70 who live alone (23%).
People who live in highrise buildings (22%).

Home Equity Conversion (among homeowners)
Blacks (45%).
Men age 60 to 64 (34%).
People employed full-time (34%).
Women age 60 to 64 (31%).
People with mortgages (31%).

Modifying Your Home to Include an Extra Apartment (among homeowners)
Blacks (38%).
Part-time workers (20%).
Women age 60 to 64 (18%).

Getting a Second Mortgage (among homeowners)
Blacks (17%).
Full-time workers (17%).

Moving to a Continuing Care Retirement Community (total sample)
Women under age 70 who live alone (62%).
Women age 60 to 64 (59%).
People in low-rise buildings (58%).
People with household incomes between $16,000 and $32,000 a year (57%).

VII. CONCLUSION

Senior housing has become an interesting paradox. Although the older population is better housed in comparison with earlier periods in our history, there are significant subgroups which cannot gain access to or maintain housing that meets their needs. As our survey indicates, minorities, people with serious health limitations, people who live alone, especially women, and mobile home residents express the most concern and dissatisfaction with their housing situations.

In addition, the survey results showed that older people are generally very satisfied with their housing despite the fact that their housing might be incongruent with their needs. Survey findings paint a clear picture of rugged individualism and independence. Perceived needs decrease with age. Younger respondents do not expect to rely on family in the future. The older a person is, the less likely he or she is to live with relatives (especially older women), and the majority of older people who live alone prefer it that way.

These realities and preferences can create hard choices between household maintenance versus health maintenance when personal or financial resources are strained. For those who are experiencing such difficulties, the challenge is to identify and use needed support that strengthens what people have without dismantling preferred life styles.

As new family structures evolve, the number of rental properties shrinks, homeownership increases, housing stock and communities age, and we grow older. The larger challenge comes in finding ways to house an aging population. The answers will require rethinking of current policies and practices, a closer look at available resources, and new partnerships that generate a variety of housing opportunities for today's and tomorrow's older consumer.

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APPENDIX

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Frank Bailey
Friendshouse
Sandy Spring, MD

Leo Baldwin
Leo, Inc.
Washington, Inc.

Betty Finkelstein
Gray Panthers
Washington, DC

Keith Frederick
Hamilton and Staff
Chevy Chase, MD

Billie Johnson
AARP Member
Tampa, FL

Powell Lawton
Philadelphia Geriatric
Center
Philadelphia, PA

Sandy Newman
Johns Hopkins University
Baltimore,MD

Irv Ruskin
Gray Panthers
Bethesda, MD

Carol Schreter
Researcher
Baltimore, MD

Maura Shannon
Hamilton and Staff
Chevy Chase, MD

Gordon Streib
Department of Sociology
University of Florida
Gainesville, FL

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Leah Dobkin
Consumer Affairs

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Consumer Affairs

Richard Kriner, PhD.
Research & Data Resources

Jo Reed
Federal Affairs

Katie Sloan
Consumer Affairs

A Housing Publication
of

Consumer Affairs Section
Program Department

**American Association
of Retired Persons**
1909 K Street, N.W.
Washington, DC 20049

PF 3882(287) • D12771